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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/800,685	03/16/2004	Hirofumi Hayaashi	250412US6	1638
22850	7590	11/30/2005	EXAMINER	
OBLON, SPIVAK, MCCLELLAND, MAIER & NEUSTADT, P.C. 1940 DUKE STREET ALEXANDRIA, VA 22314			HOLLIDAY, JAIME MICHELE	
			ART UNIT	PAPER NUMBER
			2686	

DATE MAILED: 11/30/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/800,685

Applicant(s)

HAYAASHI ET AL.

Examiner

Jaime M. Holliday

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 March 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-15 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-15 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 06 March 2004 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☒ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Priority

1. Applicant's claim for the benefit of a prior-filed application under 35 U.S.C. 119(a)-(d) is acknowledged. Applicant has not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. [1] as follows:

Should applicant desire to obtain the benefit of foreign priority under 35 U.S.C. 119(a)-(d) prior to declaration of an interference, a translation of the foreign application should be submitted under 37 CFR 1.55 in reply to this action.

Drawings

2. The drawings are objected to as failing to comply with 37 CFR 1.84(p)(4) because reference character "41" has been used to designate both the "credit card" and its "IC chip" in **figure 3A**.
3. Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of

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any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Specification

4. The disclosure is objected to because of the following informalities:

- a) On **page 19 line 11**, replace "chi" with --chi-- after "IC" in order to correct a typographical error;
- b) On **page 19 line 28**, replace "If" with --if-- after "However," in order to correct a typographical error;
- c) On **page 22 line 29**, replace "form" with --from-- after "transmitted" in order to correct a typographical error;
- d) On **page 23 line 22**, replace "If" with --if-- after "instance," in order to correct a typographical error;
- e) On **page 29 line 16**, replace "1200" with --12-- after "camera" in order to match the reference number in figure 1;
- f) On **page 29 line 30**, replace "If" with --if-- after "example," in order to correct a typographical error;
- g) On **page 30 line 3**, replace "If" with --if-- after "hand," in order to correct a typographical error;
- h) On **page 39 lines 4 and 5**, replace "Fig. 11D" with --Fig. 12D-- in order to match the drawings;

Appropriate correction is required.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. **Claims 2-7, 12 and 14-15** are rejected under 35 U.S.C. 102(b) as being anticipated by **Suzuki (U.S. Patent # 6,612,488 B2)**.

Consider **claim 2**, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed “communication system including a settlement management apparatus and a portable information terminal,” (col. 3 lines 26-27). A card transaction terminal, reading on the claimed “settlement management apparatus,” in a credit/debit card member store,

stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed “storage controller for storing identification information,” (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main

controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage controller for storing, the identification information in said portable information terminal if said judging means decides that the identification information is valid," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

verifies a credit card user as the authentic cardholder on the basis of validation and identification information, reading on the claimed "judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses," (col. 3 lines 42-44),

wherein a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "transmitter for

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transmitting user identifying information, according to which a user is identified, to said settlement management apparatus," (col. 4 lines 49-54 and 57-59); and

a user validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing means for storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information

transmitted by said transmitter is decided to be valid," (col. 10 lines 48-51 and 54-62).

Consider **claim 3**, Suzuki clearly shows and discloses a card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store,

stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller for storing identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage controller for storing, the identification information in said portable information terminal if said judging means decides that the identification information is valid," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

verifies a credit card user as the authentic cardholder on the basis of validation and identification information, reading on the claimed "judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses," (col. 3 lines 42-44).

Consider **claim 4**, and **as applied to claim 3 above**, Suzuki further discloses a card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, includes a card reader **340** that reads the information about a credit card from a magnetic stripe or a memory chip embedded in the card, reading on the claimed "IC chip provided in a credit card," (col. 7 lines 61-63). When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card **200** with the card reader in the card transaction terminal at the member store, then the transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer **400**, and requests credit administration, reading on the claimed "judging means decides whether or not the identification information read and provided through wireless communication from an IC chip provided in a credit card issued by an issuer for providing the credit services is valid," (col. 9 lines 24-33).

Consider **claim 5**, and **as applied to claim 3 above**, Suzuki further discloses that the cellular phone, that stores information for the credit card, exchanges card information data or the like through wireless transfer to the transaction terminal, which then transfers the card number information and purchase amount information to the transaction authorization computer. The transaction authorization computer searches the database that stores information

for validating a credit card user, reading on the claimed "manager for managing the identification information in such a way as to be associated with user identifying information according to which the user is identified," for the received card information, (col. 4 lines 22-23 and col.9 lines 6-10, 30-32 and 41-42), reading on the claimed "judging means associates the identification information with the user identifying information transmitted from said portable information terminal and decides whether or not the identification information managed by said manager is valid."

Consider **claim 6**, Suzuki clearly shows and discloses a method for authorizing credit/debit card transactions, reading on the claimed "settlement management method," (col. 3 lines 45-46). A card transaction terminal in a credit/debit card member store,

verifies a credit card user as the authentic cardholder on the basis of validation and identification information, reading on the claimed "judging whether or not identification information assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses," (col. 3 lines 42-44),

wherein a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), selects a user validation method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through

cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100** (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information in said portable information terminal if it is decided in said judging step that the identification information is valid," (col. 10 lines 48-51 and 54-62).

Consider **claim 7**, Suzuki clearly shows and discloses a method and system for credit card and debit card transactions wherein a card transaction terminal in a credit/debit card member store,

verifies a credit card user as the authentic cardholder on the basis of validation and identification information, reading on the claimed "judging whether or not identification information assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses," (col. 3 lines 42-44),

wherein a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), selects a user validation method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100** (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information in said portable information terminal if it is decided in said judging step that the identification information is valid," (col. 10 lines 48-51 and 54-62). It is known in the art the software programs may run on computers and cellular phones, reading on the claimed "computer-readable program."

Consider **claim 12**, Suzuki clearly shows and discloses a terminals for credit card and debit card transactions, such as a card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, and a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "a transmitter for transmitting user identifying information, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses;," (col. 4 lines 49-54 and 57-59); and

a user validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction

terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing means for storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid," (col. 10 lines 48-51 and 54-62).

Consider **claim 13**, and **as applied to claim 12 above**, Suzuki further discloses a provides a portable communication terminal, reading on the claimed "portable information terminal," device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the

settlement from the card transaction terminal in the credit card member store, reading on the claimed "acquisition means for acquiring a predetermined application provided from said settlement management apparatus," (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed "controller, implemented by the application acquired by said acquisition means, for controlling encrypting or decoding of communication performed between said settlement management apparatus and said terminal," (col. 10 lines 45-47).

Consider **claim 14**, Suzuki clearly shows and discloses information processing during transmission of card information can be simply carried out without requiring a wired connection between the cellular phone and transaction terminal, reading on the claimed "information processing method," (col. 9 lines 21-24). Suzuki further discloses a method for authorizing credit/debit card transactions, reading on the claimed "method," (col. 3 lines 45-46), that includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "transmitting the

identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information,” (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed “settlement management apparatus and portable information terminal,” (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed “storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the

user identifying information transmitted in said transmitting step is decided to be valid," (col. 10 lines 48-51 and 54-62).

Consider **claim 15**, Suzuki clearly shows and discloses a method and system for credit card and debit card transactions wherein a card transaction terminal in a credit/debit card member store,

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information," (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user

validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid," (col. 10 lines 48-51 and 54-62). It is known in the art the software programs may run on computers and cellular phones, reading on the claimed "computer-readable program."

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made

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to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

10. **Claims 1 and 8-11** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Suzuki (U.S. Patent # 6,612,488 B2)** in view of **Matsumoto et al. (Pub # U.S. 2002/0066042 A1)**.

Consider **claim 1**, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a

portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store,

stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller for storing identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage controller for storing, if said judging means decides that the identification information is valid, the identification information in said portable information terminal," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

verifies a credit card user as the authentic cardholder on the basis of validation and identification information, reading on the claimed "judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses," (col. 3 lines 42-44),

wherein a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "storing means for transmitting the identification information and for storing the identification information," (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to

transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid," (col. 10 lines 48-51 and 54-62), wherein the receipt of the transaction complete number is the instruction to possibly store transaction information.

However, Suzuki does not specifically disclose that the portable communication device, reading on the claimed "portable information terminal," includes a reader for reading information off of a credit card.

In the same field of endeavor, Matsumoto et al. clearly show and disclose card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a wireless communication function for the settlement of a transaction in a business establishment, (paragraph 12). A built-in or externally attached IC card read/write device is connected with a mobile telephone 1. The information is read or written by the mobile telephone with respect to the IC card 4 storing the information of the customer, reading on the claimed "portable information terminal comprises a reader for reading the identification information

from an IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication," (paragraph 47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC read/write function to a mobile phone, reading on the claimed "portable information terminal," as taught by Matsumoto et al. in the system and terminals for credit card and debit card transactions of Suzuki, in order to securely make credit card transactions.

Consider **claim 8**, Suzuki clearly shows and discloses terminals for credit card and debit card transactions wherein a portable communication terminal device capable of being used for credit card authorization, reading on the claimed "portable information terminal," (col. 4 lines 49-51), includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "storing means for transmitting the identification information and for storing the identification information," (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal,

through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid," (col. 10 lines 48-51 and 54-62), wherein the receipt of the transaction complete number is the instruction to possibly store transaction information.

However, Suzuki does not specifically disclose that the portable communication device, reading on the claimed "portable information terminal," includes a reader for reading information off of a credit card.

In the same field of endeavor, Matsumoto et al. clearly show and disclose card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a wireless communication function for the settlement of a transaction in a business establishment, (paragraph 12). A built-in or externally attached IC card read/write device is connected with a mobile telephone. The information is read or written by the mobile telephone with respect to the IC card storing the information of the customer, reading on the claimed "portable information terminal comprises a reader for reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication," (paragraph 47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC read/write function to a mobile phone, reading on the claimed "portable information terminal," as taught by Matsumoto et al. in the system and terminals for credit card and debit card transactions of Suzuki, in order to securely make credit card transactions.

Consider **claim 9**, and **as applied to claim 8 above**, Suzuki further discloses a provides a portable communication terminal, reading on the claimed "portable information terminal," device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the

settlement from the card transaction terminal in the credit card member store, reading on the claimed "acquisition means for acquiring a predetermined application provided from said settlement management apparatus," (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed "controller, implemented by the application acquired by said acquisition means, for controlling encrypting or decoding of communication performed between said settlement management apparatus and said terminal," (col. 10 lines 45-47).

Consider **claim 10**, Suzuki clearly shows and discloses information processing during transmission of card information can be simply carried out without requiring a wired connection between the cellular phone and transaction terminal, reading on the claimed "information processing method," (col. 9 lines 21-24). Suzuki further discloses a method for authorizing credit/debit card transactions, reading on the claimed "method," (col. 3 lines 45-46), that includes:

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "transmitting the

identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information," (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid," (col. 10 lines 48-51 and 54-62).

However, Suzuki does not specifically disclose that the portable communication device, reading on the claimed "portable information terminal," includes a reader for reading information off of a credit card.

In the same field of endeavor, Matsumoto et al. clearly show and disclose card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a wireless communication function for the settlement of a transaction in a business establishment, (paragraph 12). A built-in or externally attached IC card read/write device is connected with a mobile telephone. The information is read or written by the mobile telephone with respect to the IC card storing the information of the customer, reading on the claimed "reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication," (paragraph 47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC read/write function to a mobile phone, reading on the claimed "portable information terminal," as taught by Matsumoto et al. in the system and terminals for credit card and debit card transactions of Suzuki, in order to securely make credit card transactions.

Consider **claim 11**, Suzuki clearly shows and discloses a method and system for credit card and debit card transactions wherein a card transaction terminal in a credit/debit card member store,

a wireless communication component for sending and receiving wireless signals for transmitting information through a public communication network and a memory, for storing information relating to said credit card therein and connected to a main controller which is constituted to be able to control the sending of the information for verifying that said credit card user is the bona fide cardholder, along with said information relating to the transaction, through said wireless communication component, reading on the claimed "transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information," (col. 4 lines 49-54 and 57-59). User validation may be a method of checking a recorded PIN with PIN input through cellular phone **100**. A credit card user receives a transaction number, received from the transaction terminal, through cellular phone communication component **310** of transaction terminal **300**, and transaction terminal communication component **110** of cellular phone **100**, reading on the claimed "settlement management apparatus and portable information terminal," (col. 9 lines 59-61 and col. 10 lines 13-18). When the PIN check is successful, a process completion number is issued by user validation processor **122** in main controller **420** of transaction authorization computer **400** (host computer) and is sent to cellular phone. Finally, the

transaction completion number received from transaction authorization computer is reported to transaction terminal and the card user's transaction is complete. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid," (col. 10 lines 48-51 and 54-62). It is known in the art the software programs may run on computers and cellular phones, reading on the claimed "computer-readable program."

However, Suzuki does not specifically disclose that the portable communication device, reading on the claimed "portable information terminal," includes a reader for reading information off of a credit card.

In the same field of endeavor, Matsumoto et al. clearly show and disclose card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a wireless communication function for the settlement of a transaction in a business establishment, (paragraph 12). A built-in or externally attached IC card read/write device is connected with a mobile telephone. The information is read or written by the mobile telephone with respect to the IC card storing the information of the customer, reading on the claimed "reading

identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication," (paragraph 47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC read/write function to a mobile phone, reading on the claimed "portable information terminal," as taught by Matsumoto et al. in the system and terminals for credit card and debit card transactions of Suzuki, in order to securely make credit card transactions.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jaime M. Holliday whose telephone number is (571) 272-8618. The examiner can normally be reached on Monday through Friday 7:30am to 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Marsha Banks-Harold can be reached on (571) 272-7905. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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